

## ABSTRACT

A system for providing and authenticating a personal identification number (PIN) or password over a network, comprising: a user device; a first server, coupled to the user device, for encrypting and decrypting enrollment information, the information comprising an  
5 enrollment request and an enrollment applet; a second server, coupled to the user device, for encrypting and decrypting authorization information, the authorization information comprising a PIN code or password and authentication data; a host application, coupled to the first server and the second server, for verifying and transmitting authorization information and enrollment information; a first secure connection for coupling the first server and the user device; a second  
10 secure connection for coupling the second server and the user device; and a customer applet, transmitted from the host application to the user device over the first secure connection, for allowing a user to enter enrollment information comprising a PIN code or password.